

**UNITED STATES BANKRUPTCY COURT**NORTHERN DISTRICT OF INDIANA  
HAMMOND DIVISION

In re: MARK ALLEN KUCSERA

Case No.: 11-24765 JPK

Debtor(s)

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

PAUL CHAEL, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/14/2011.
- 2) The plan was confirmed on 03/06/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on 01/25/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/21/2015, 12/08/2016.
- 5) The case was completed on 12/27/2016.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: 125,000.00.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without full payment: 45,380.45.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor:	\$69,104.46
Less amount refunded to debtor:	\$ .00

<b>NET RECEIPTS:</b>	\$69,104.46
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**Expenses of Administration:**

Attorney's Fees Paid Through The Plan:	\$2,891.00
Court Costs:	\$ .00
Trustee Expenses and Compensation:	\$1,908.50
Other:	\$70.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	\$4,869.50
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Attorney fees paid and disclosed by debtor:	\$620.00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
ALBERTS	Unsecured	400.00	NA	NA	.00	.00
AMEX	Unsecured	367.00	NA	NA	.00	.00
CHASE	Unsecured	5,583.00	5,909.43	5,909.43	455.38	.00
CHASE	Unsecured	9,207.00	9,548.55	9,548.55	734.54	.00
CHASE	Unsecured	15,386.00	15,841.44	15,841.44	1,220.74	.00
CITIZENS BANK	Secured	12,494.00	NA	NA	.00	.00
DAHLIA K MCDANIEL	Unsecured	NA	NA	NA	.00	.00
ECAST	Unsecured	7,459.00	7,878.95	7,878.95	606.11	.00
ECAST SETTLEMENT CORP	Unsecured	229.00	300.32	300.32	17.43	.00
HUNTINGTON NATIONAL BANK	Secured	10,706.00	10,653.67	10,653.67	10,653.67	1,370.25
INDIANA DEPT OF REVENUE	Unsecured	NA	NA	NA	.00	.00
INTERNAL REVENUE SERVICE	Priority	632.50	617.96	617.96	617.96	.00
INTERNAL REVENUE SERVICE	Unsecured	NA	40.42	40.42	.00	.00
INTERNAL REVENUE SERVICE	Unsecured	NA	NA	NA	.00	.00
KOHL'S/CAPITAL ONE	Unsecured	2,351.00	NA	NA	.00	.00

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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
OCWEN	Secured	3,000.00	2,849.89	2,849.89	2,849.89	.00
OCWEN LOAN SERVICING LLC	Secured	101,935.00	102,737.48	40,355.61	40,355.61	.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,850.00	2,075.06	2,075.06	159.91	.00
PRA RECEIVABLES MANAGEMENT	Unsecured	396.00	485.47	485.47	37.39	.00
PRA RECEIVABLES MANAGEMENT	Unsecured	2,097.00	2,247.65	2,247.65	173.20	.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,275.00	1,451.73	1,451.73	111.87	.00
STATE FARM LITIGATION	Unsecured	NA	NA	NA	.00	.00
TECH CREDIT UNION	Secured	4,615.00	4,349.19	4,349.19	4,349.19	521.82

**Summary of Disbursements to Creditors:****Secured Payments:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	40,355.61	40,355.61	.00
Mortgage Arrearage:	2,849.89	2,849.89	.00
Debt Secured by Vehicle:	15,002.86	15,002.86	1,892.07
All Other Secured:	.00	.00	.00
<b>TOTAL SECURED:</b>	<b>58,208.36</b>	<b>58,208.36</b>	<b>1,892.07</b>

**Priority Unsecured Payments:**

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	617.96	617.96	.00
<b>TOTAL PRIORITY:</b>	<b>617.96</b>	<b>617.96</b>	<b>.00</b>

**GENERAL UNSECURED PAYMENTS:**

45,779.02 3,516.57 .00

**Disbursements:**

Expenses of Administration:	\$4,869.50
Disbursements to Creditors:	\$64,234.96

**TOTAL DISBURSEMENTS:**

\$69,104.46

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 01/31/2017

By: /s/PAUL CHAEL

Standing Chapter 13 Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.

IN RE:  
MARK ALLEN KUCSERA

CASE NO:  
11-24765 JPK

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the Final Report and Account was sent electronically or by ordinary United States mail, postage prepaid, on the date noted below, to the debtor, attorney for the debtor, and the United States Trustee.

Date: February 21, 2017

/s/PAUL CHAEL

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PAUL CHAEL